

ATTACHMENT 13



Account Number 207 474-2170 002 003
 Bill Period Apr 7 - May 6, 2002
 Verizon Page 1 of 5

1
0
4
0
7

**** Duplicate Billing Information **** 74

To enroll in the Verizon
Direct Payment Option please read
 and sign the agreement on the
 reverse side of the payment form
 below.

|||||
 Paul & Ruth Brackett
 46 JESSICA LN
 S PORTLAND ME 04106-6898

Order or Bill Information
 1-800-585-4466

ACCOUNT SUMMARY

	amount	total
Previous Balance	\$40.14	
Payment Received 5/1 -- Thank You	40.14 cr	
Balance as of 5/9		\$.00

Payment Information
 and
 TTY/TDD see page 3

New Charges

Verizon Standard Local Services page 2	\$25.73	
Verizon Optional Services page 3	3.92	
All Other Charges page 3	14.88	
Total New Charges Due by June 8, 2002		\$44.53

Other Bill Questions?
 Call the number shown
 on the detail page for
 that company.

Total Amount Due \$44.53



Bill Date	Payment Due Date	Total Amount Due	Account Number
May 6, 2002	June 8, 2002	\$44.53	207 474-2170 002 003 1

\$.

Avoid a 1.060% late payment charge.
 Payment must be received by 6/8/02.

Customer Name Paul & Ruth Brackett

Please return this portion with your payment. **Make check payable to Verizon.** Please include account number on payment. If paying in person bring this entire page with you, see your phone book for locations

|||||
 Verizon R36
 PO Box 1939
 Portland ME 04104-5010

020020747421700020031106 021570000000000000000000445300

Verizon portion continues on reverse side of page



Customer News

Sign up for Verizon Online Billing Today

Now is the time to register on verizon.com and sign up for Verizon Online Billing. It's quick, easy, and FREE. Plus you can sort your long-distance calls in the way that's easiest for you: by Date, Time, Phone Number, Location (city you called), Rate, Duration of Call, or Cost of Call. You can even group these calls by Home, Work, or another category you choose.* So log on to www.verizon.com and take care of your Verizon bill the simple way - online.

*Applies to customers whose long distance calls are included on their Verizon bill.

New Charges

Verizon Standard Local Services

1	Unlimited Premium Service			\$17.41
2	Surcharges and Taxes			8.32
	FCC Line Charge	\$5.00	911 Enhanced Surcharge	\$.50
	Local Number Portability	\$.23	Federal USF Surcharge	\$.60
	School and Library Fund	\$.11	Federal Tax	\$.72
	ME State Tax	\$1.16		
Total				\$25.73

Account Number 207 474-2170 002 003 1



Yes, I want to enroll in the **Direct Payment Option** and have my monthly payments deducted automatically from the account associated with the enclosed check, on the payment date.



Please check this box and read and sign the authorization agreement, below.

Authorization Agreement for Pre-authorized Payments

Please sign and return with this month's payment to the mailing address printed on the reverse. Be sure to use the checking account which you want to be debited for this pre-authorized payment option.

I authorize and instruct my financial institution to deduct the amount of my monthly telephone bill from my checking account and remit directly to Verizon. Verizon will notify the financial institution of the amount to be deducted. I understand that if at anytime I decide to discontinue the **Direct Payment Option**, I must notify Verizon. I understand and agree that Verizon is not liable in any way for erroneous bill statements or incorrect debits to my accounts and that should an error in the bill statement occur Verizon's only responsibility is to correct it when and if it receives notice from me of the error. I understand that my financial institution and Verizon reserve the right, upon written notification, to terminate this payment option and/or my participation. Customer's participation is subject to Verizon's approval.

--	--

Signature

Date

Verizon portion continues on next page



MAAD
04976

New Charges
continued

Verizon Optional Services

1	TeleSure® Diagnostic and Maintenance Service	\$3.95
2	Federal Universal Service High Cost Fund Credit	.23
3	Surcharges and Taxes	.20
	ME State Tax	\$.20

Total **\$3.92**

All Other Charges

4	USBI	<i>see detail pages</i>	\$14.88
Total			\$14.88

Package Discount Information

Did you know?

You could become eligible for additional savings on your Verizon bill by purchasing select Verizon service combinations.

To learn more about other available package discounts, call your local business office today!
(See page 1 for toll free business office number)

Important Consumer Information

For important consumer information see the Customer Guide in your Verizon white pages directory.

Residence Lifeline Service Program

Low income customers may be eligible for our Residence Lifeline Service Program which would reduce your local telephone service bills. Check with your service representative for details.

Installment Arrangement

You may make an affordable weekly or monthly installment arrangement on your bill by calling 1-800-640-4422.

Verizon Customer Service

7:30 am to 7:00 pm Monday - Friday
8:00 am to 5:00 pm Saturday

Automated Account Information Line

Sunday 7:30 am to Saturday 7:30 pm

- Obtain account information
 - Verify receipt of your payments
- 1-800-244-3737 Using a touch-tone phone

Verizon portion continues on reverse side of page



**TTY/TDD Verizon Center for
Individuals with Disabilities
1-800-974-6006 (V/TTY)**



Verizon portion continues on next page



MAAD
04976

1
0
4
0
8
For Your
Information

Sign up for Verizon Online Billing Today

Now is the time to register on verizon.com and sign up for Verizon Online Billing. It's quick, easy, and FREE. Plus you can sort your long-distance calls in the way that's easiest for you: by Date, Time, Phone Number, Location (city you called), Rate, Duration of Call, or Cost of Call. You can even group these calls by Home, Work, or another category you choose.* So log on to www.verizon.com and take care of your Verizon bill the simple way - online.

*Applies to customers whose long distance calls are included on their Verizon bill.

Protect Your Telephones and Caller ID Units with a Service Plan from Verizon

What happens if your telephone or Caller ID units break down? Until now, you either had to buy new equipment or risk a costly repair bill.

Not anymore. We now offer the Telephone Protection Plan as an additional option to existing Inside Wire Maintenance customers!

The Telephone Protection Plan provides you with replacement/repair coverage for your telephones and Caller ID units no matter when or where your equipment was purchased or what brand it is. The Telephone Protection Plan is exclusively available to Inside Wire Maintenance subscribers and together provide total protection of your wiring, jacks, and telephone equipment. This total service plan offers unsurpassed coverage, convenience and peace of mind for a small monthly fee.

To order or for more information, please contact your local business office.

E

Verizon

Bell Atlantic-NE

NYNEX

New England Telephone

USBI

Account Number 207 474-2170 002 003

Bill Period Apr 7 - May 6, 2002

USBI Page 1 of 1

MAAD
04976

This portion of your bill is provided as a service to USBI.

Helpful Numbers Billing inquiries call USBI
You may also visit

1-888-477-8724
www.billview.com/usbi

Summary	USBI	
1 Toll Calls		\$5.50
2 Miscellaneous Charges and Credits		8.65
3 School and Library Fund		.03
4 Federal Tax		.42
5 State Tax		.28
Total		\$14.88

Itemized Calls

Toll Calls Billed on behalf of BUSINESS OPTIONS INC

Directly Dialed

no	date	time	place called	number called	rate period	min:sec	amount
6	4/6	2:09 pm	Soportland ME	207 799 3036	night	1:00	\$.25
7	4/6	3:18 pm	Soportland ME	207 799 3036	night	6:00	1.50
8	4/6	7:22 pm	Soportland ME	207 767 8197	night	1:00	.25
9	4/8	6:56 pm	Soportland ME	207 767 8197	eve	1:00	.25
10	4/9	7:19 pm	Soportland ME	207 767 8197	eve	6:00	1.50
11	4/10	9:27 am	Soportland ME	207 767 8197	day	1:00	.25
12	4/12	7:40 pm	Soportland ME	207 767 8197	eve	1:00	.25
13	4/13	3:03 pm	Soportland ME	207 767 8197	night	4:00	1.00
14	4/28	12:40 pm	Portland ME	207 233 0673	night	1:00	.25
Sub-total of BUSINESS OPTIONS INC							\$5.50
Total							\$5.50

Miscellaneous Charges and Credits Billed on behalf of BUSINESS OPTIONS INC

no.	date	description	amount
15	4/3	Univ Svc Fnd	\$3.75
16	5/2	Mo Serv Fee	4.90
Sub-total of BUSINESS OPTIONS INC			\$8.65
Total			\$8.65

Last page

6

Due Date 05/13/02

JOHN A & LORIE J HART SR

Previous Balance	Payments Thru 04/05/02	Adjustments Thru 04/05/02	Balance	Current Charges	Total Amount Due
\$149.72	\$72.72CR	\$.00	\$77.00	\$85.56	\$162.56

THANK YOU FOR ALLOWING US TO SERVE YOU YOU MIGHT NOT HAVE NOTICED, BUT YOUR TOTAL AMOUNT DUE INCLUDES A PREVIOUS BALANCE.

SUMMARY OF CURRENT CHARGES

LOCAL SERVICE	34.71
CALLING SERVICES	.67
LONG DISTANCE	50.18
TOTAL CURRENT CHARGES	\$85.56

Payments received after 04/05/02 may NOT be reflected on this bill.
Total current amount due by 05/13/02, overdue after that date.

FOR INQUIRIES SEE NUMBERS LISTED ON THE BACK OF THIS PAGE.

Detach and return bottom portion to insure proper credit to your account. Please do not mail cash.



2

GENERAL INFORMATION

OFFICE HOURS:

Monday thru Friday
8:00 a.m. - 5:00 p.m.

WEB ADDRESS:
www.tdstelecom.com

OFFICE LOCATION:

TDS TELECOM 731
35 WESTERN AVE.
PO BOX 250
HAMPDEN ME 04444-0250

NUMBERS TO CALL:

Billing Inquiries	207-862-9911
Repair Number	207-862-9931
Toll Free Number	1-888-837-1347
Overdue Accounts	1-877-239-1600

PAYMENTS AND ADJUSTMENTS DETAIL

DATE	DESCRIPTION	AMOUNT
03-12	PAYMENT - THANK YOU	72 72CR

LOCAL SERVICE DETAIL

QTY	DESCRIPTION	FROM	TO	BASIC	NON-BASIC
# 1	ONE-PARTY RESIDENCE ACCESS LINE - BASE RATE AREA	03-13-02	04-12-02	13.36	
# 1	CUSTOM CALL - CALL WAITING/CANCEL CALL WAITING	03-13-02	04-12-02	2.00	
1	ACS - CALLER ID-BASIC WITH CALL WAITING	03-13-02	04-12-02	.00	
# 1	ACS-CALLER ID NUMBER & ANONYMOUS CALL REJECTION	03-13-02	04-12-02	4.95	
1	CALL RESTRICT 900 AND 976 USAGE	03-13-02	04-12-02	00	
1	MONTHLY MAINTENANCE CHARGE ON INSIDE WIRING	03-13-02	04-12-02		1.10
1	FEDERAL SUBSCRIBER LINE CHARGE	03-13-02	04-12-02	5.00	
1	FEDERAL UNIVERSAL SERVICE CHARGE	03-13-02	04-12-02	.34	
1	MAINE STATEWIDE E911 SURCHARGE	03-13-02	04-12-02	.50	
# 1	INTERSTATE SIMULTANEOUS PIC CHANGE CHARGE	03-07-02	03-07-02	5.00	
	FEDERAL EXCISE TAX			77	
	MAINE STATE SALES TAX			1.56	
	MAINE SCHOOL AND LIBRARY FUND SURCHARGE			.13	

TOTAL LOCAL SERVICE

\$34.71

You are responsible for the Total Amount Due on your bill. However, non-payment of any flagged charges may result in disconnection of your local service.

CALLING SERVICES DETAIL

# 1	NATIONAL DIRECTORY ASSISTANCE MSG(S)	.65
TAXES		
	FEDERAL EXCISE TAX	02

TOTAL CALLING SERVICES DETAIL

\$.67

SUMMARY OF LONG DISTANCE CHARGES

Your Primary Intralata Carrier is QWEST
 Your Primary Interlata Carrier is QWEST

USBI LONG DISTANCE	- New service provider this billing period	43.97
VERIZON LONG DISTANCE		1.09
AT&T LONG DISTANCE		5.12

TOTAL SUMMARY OF LONG DISTANCE CHARGES

\$50.18

You are responsible for the Total Amount Due on your bill. However, non-payment of any flagged charges may result in disconnection of your local service.

New service provider this billing period

USBI LONG DISTANCE DETAIL

LONG DISTANCE CALLS

ITEM	DATE	PLACE CALLED	NUMBER CALLED	TIME	MINUTES	RATE	CLASS	TYPE	CP	CARR-A	CARR-B	AMOUNT
#	1	03-13	HERMON	ME 207-848-7120	428PM	15.00	DAY	DIAL	DDD	USBI		3.75
#	2	03-13	SO BOSTON	VA 434-575-3100	558PM	15.00	EVE	DIAL	DDD	USBI		1.05
#	3	03-14	BLUE HILL	ME 207-374-5137	433PM	1.00	DAY	DIAL	DDD	USBI		.25
#	4	03-15	CLARKSVL	VA 434-374-4238	906AM	23.00	DAY	DIAL	DDD	USBI		1.61
#	5	03-15	HERMON	ME 207-848-7120	948AM	9.00	DAY	DIAL	DDD	USBI		2.25
#	6	03-15	HERMON	ME 207-848-7120	210PM	20.00	DAY	DIAL	DDD	USBI		5.00
#	7	03-15	HERMON	ME 207-848-7218	235PM	1.00	DAY	DIAL	DDD	USBI		.25
#	8	03-15	HERMON	ME 207-848-7218	236PM	1.00	DAY	DIAL	DDD	USBI		.25
#	9	03-15	HERMON	ME 207-848-7218	237PM	8.00	DAY	DIAL	DDD	USBI		2.00
#	10	03-16	STOCKTNSPG	ME 207-567-4031	510PM	8.00	NGHT	DIAL	DDD	USBI		2.00
#	11	03-17	HERMON	ME 207-848-7218	1137AM	1.00	NGHT	DIAL	DDD	USBI		.25
#	12	03-18	BLUE HILL	ME 207-374-5137	816AM	2.00	DAY	DIAL	DDD	USBI		.50
#	13	03-18	STOCKTNSPG	ME 207-567-4031	818AM	57.00	DAY	DIAL	DDD	USBI		14.25
#	14	03-18	BUCKSPORT	ME 207-469-3282	1051AM	11.00	DAY	DIAL	DDD	USBI		2.75
#	15	03-18	HERMON	ME 207-848-7120	413PM	18.00	DAY	DIAL	DDD	USBI		4.50
SUBTOTAL											\$40.66	

CARR-A. The long distance company who provided your service.

USBI . USBI

TAXES

FEDERAL EXCISE TAX	1.22
MAINE STATE SALES TAX	1.90
MAINE SCHOOL AND LIBRARY FUND SURCHARGE	.19

TOTAL USBI LONG DISTANCE DETAIL

\$43.97

BELL ATLANTIC LONG DISTANCE DETAIL



LONG DISTANCE CALLS

ITEM	DATE	PLACE CALLED	NUMBER CALLED	TIME	MINUTES	RATE	CLASS	TYPE	CP	AMOUNT
	1	03-04	HERMON	ME 207-848-7120	958AM	1.00	DAY	DIAL	DDD PS	.18
	2	03-05	BLUE HILL	ME 207-374-5137	737AM	4.00	NGHT	DIAL	DDD PS	.48
#	3	03-07	HERMON	ME 207-848-7218	358PM	13.00	DAY	DIAL	DDD FG	1.86
SUBTOTAL										\$1.86

* ASTERISKED CALLS ARE NOT INCLUDED IN SUBTOTAL

PS PINE TREE STATE-SERVICE FG . MAINE VOLUME CALLING

MAINE VOLUME DISCOUNT CALL TOTALS										
MAINE VOLUME CALLING DISCOUNT	1.86	@	0%					.00		
									TOTAL	.00

BELL ATLANTIC LONG DISTANCE DETAIL - Continued



PINE TREE STATE-SERVICE CALL TOTALS					
QUALIFYING USAGE.	5.00 MIN(S)				
ALLOTMENT.	.00 MIN(S)				
ADDITIONAL USAGE.	5 00 MIN(S)	@	.0800/MIN(S)	.40	
#				TOTAL	.40
#	PINE TREE STATE SERVICE WITH MESSAGE DETAIL		FROM 03-06-02	TO 03-12-02	1.26CR
TAXES					
	FEDERAL EXCISE TAX				.03
	MAINE STATE SALES TAX				.05
	MAINE SCHOOL AND LIBRARY FUND SURCHARGE				.01

TOTAL BELL ATLANTIC LONG DISTANCE DETAIL

\$1.09

5



AT&T Summary of Current Charges

Bill Section	Calls	Minutes	Amount
Direct Dialed Calls	1	9	3.15
Other Charges and Credits			1.86
Taxes and surcharges			0.11
Total AT&T Summary of Current Charges	1	9	5.12

AT&T Messages

Thank you for choosing AT&T. Are you moving? Taking your AT&T services along with you is as easy as 1,2,3. Get your new phone number by contacting your new local company. Advise them you want AT&T Long Distance Service in your new home. Call 1 800 MOVE ATT, ext. 80599, to enjoy continuous benefits of your AT&T calling plans and services in your new home.

Charges

AT&T Direct Dialed Calls

Domestic Calls

Date	Time	Place and Number Called	Type	Rate	Minutes	Amount
1.Feb28	06.30pm	CLARKSVL VA 434 374-4238	Direct	Day	9	3.15
Domestic Calls						3.15

Total AT&T Direct Dialed Calls

3.15

Other Charges and Credits

Description	Amount
2.Universal Connectivity Charge For an explanation of these charges, please call 1 800 532-2021.	0.36
3.Bill Statement Fee For an explanation of this charge, please call 1 888 ATT-BILL.	1.50

Total Other Charges and Credits

1.86

Taxes and surcharges

Description	Amount
Federal Tax @ 3%	0.11

Total taxes and surcharges

0.11

ATTACHMENT 14

1 the telemarketer --

2 A. Right.

3 Q. -- but certainly I did not see that
4 with respect to the verifier.

5 A. Right. Neither did I. At least, I
6 don't recall seeing anything, so -- I mean,
7 that's the way -- that's the short history of it,
8 and that's how it was supposed to work. The
9 consumer was supposed to be communicated to that
10 if they wanted to cancel our service, they needed
11 to contact us. Otherwise, we would service them
12 by just putting them back on our service. We
13 have a very competitive rate and have a good
14 product. And the response, when we were calling
15 people up and offering them a pick-freeze, was
16 just about unanimous that they wanted that.

17 And what was to be done compared to
18 what was actually done with these five
19 customers -- or eight customers, I think there
20 are -- I am not sure that they were handled
21 exactly correct. This is one of our procedures

1 that we reviewed with our counsel, and they
2 recommend that we cease that pick-freeze process
3 altogether, which we have done so.

4 Q. So roughly how long was this
5 pick-freeze policy in place?

6 A. I would guess two years.

7 Q. And so for a customer to effect a
8 change to another company, the customer was
9 required to call Business Options --

10 A. Yes.

11 Q. -- and notify Business Options, "Yes,
12 in fact I am changing my long-distance service
13 from Business Options to whatever."

14 A. Right. They had to say, "We don't
15 want you anymore." Our number was the phone
16 number on the telephone bill that they had. So
17 typically, if they were going to call anybody,
18 they would wind up calling us.

19 Q. So that number was there for purposes
20 not only of questions or comments, but also if
21 they wanted to effect a change in service from

ATTACHMENT 15

1 process. The customers didn't want to wait on
2 the phone that long to do the "pick freeze" is
3 what was happening. So we put in our own "pick
4 freeze" process until they canceled with us
5 directly. Anybody that dropped off was put back
6 on the service.

7 Q. Okay. When did -- If you can recall,
8 when did Business Options begin the process of
9 three-way with the LEC in order to assign "pick
10 freeze" to the customer's line?

11 A. It seems like maybe '99.

12 Q. Okay. And then for how long was that
13 policy in place?

14 A. Until a month or two ago.

15 MR. HAWA: You might want to re-ask
16 that.

17 MR. HARKRADER: Yeah.

18 BY MR. HARKRADER:

19 Q. Along the way, you changed it rather
20 than the three-way to the LEC --

21 A. Oh, I'm sorry.

1 Q. When did you start three-way to the
2 LEC?

3 A. That, I don't know for sure.

4 Q. Do you have an approximate date or
5 approximate month?

6 A. If I was going to guess, 2000,
7 somewhere in there.

8 Q. And at that time, you put a new policy
9 in place with respect to these "pick freezes?"

10 A. Yes.

11 Q. And that policy was that you
12 wouldn't -- that Business Options would not
13 change the customer to another long-distance
14 carrier unless the customer called Business
15 Options and told them that they wanted to change?

16 A. Well, we can't actually change them to
17 another carrier. That's all done at the LEC or
18 the carrier level. But, yes, to answer your
19 question. In theory, unless they called and
20 canceled us, we assumed they wanted our service
21 still after ordering it. So if they were dropped

1 off, they were put back on our service.

2 Q. And that policy was in place until a
3 couple of months ago?

4 A. Correct.

5 Q. Okay. Did you have any input, or did
6 you help make the decision to put the three-way
7 calling policy into effect in '99?

8 A. No.

9 Q. Who made that?

10 A. Kurtis.

11 Q. Did he talk to you about that?

12 A. No. At that time, I had very little
13 to do with sales and marketing.

14 Q. Okay. When you first -- When you
15 stepped into the sales and marketing division,
16 did you know about that policy?

17 A. When I stepped into where I was
18 overseeing the expansion; division six, we call
19 it; we were not three-way calling. So at that
20 point, we had the other process.

21 Q. Okay. So I also -- I assume it's fair

ATTACHMENT 16

1 are handled?

2 A. Yes.

3 Q. What change has occurred?

4 A. The list of customers that have
5 dropped off -- we produce them, and we have hired
6 two people to go ahead and try to win them back.
7 So they are actually out on the sales floor
8 calling them back, asking them, "What was wrong?
9 Would you like to get back on? We have this
10 other rate plan."

11 Q. What was the policy before that time?

12 A. Before, we would put them back on our
13 service.

14 Q. Do you know whose -- where that idea
15 originated from where you would simply put
16 somebody back on the service after they had
17 dropped off?

18 A. I don't know specifically if it was
19 Keanan or Kurtis.

20 Q. Are you aware of whether or not that
21 was appropriate?

COURT REPORTERS, ETCetera, INC.

(202) 628-DEPO (410) 653-1115 1-800-947-DEPO (3376)

"We'll cover your job ANYWHERE in the country!"

1 A. We realize it now. At the time, we
2 figured -- we didn't think that there was a
3 problem.

4 Q. Your understanding was at the time
5 that customers were put back on automatically, if
6 you will, that that was okay?

7 A. Right. We figured if they had any
8 concerns or any problems, they could have
9 contacted us, you know, they could contact our
10 customer service department.

11 Q. So the people who were put back if you
12 noticed that they had left Business Options, but
13 had not contacted Business Options to state that
14 they were going to do so?

15 A. Correct, that's right.

16 Q. The next person that you spoke to was
17 Gayle Perry?

18 A. Perry, yes.

19 Q. What did you speak with her about?

20 MR. HAWA: Gayle is the woman I told
21 you about on Monday who now has an executive